

Welcome!
Information You Can Use
Teaching Financial Literacy K-12

Section 1165 of PA 111 required the **Michigan Department of Education** to develop and make available to schools one or more model programs for youth financial education. Adopted programs were required “to incorporate financial education throughout the curriculum for grades K to 12 and be based on the concept of achieving financial literacy through the teaching of personal financial management skills and the basic principles involved with earning, spending, saving, borrowing and investing.”

The document that follows is a list of financial literacy programs available to you that our working group selected as meeting the two criteria we established. The program must show:

- a. Alignment to **Michigan Department of Education’s** benchmarks and standards
- b. Alignment with one or more of the State Board of Education’s initiatives

These lists will assist you with the selection of materials on financial education. While some materials will cost you to purchase them, others of equally high quality are free of charges.

These resources are not comprehensive economics curricula. They will allow you to augment your economics education program with high quality resources increasing the financial literacy of your students.

If you have materials that you believe will meet our criteria and would like them to be included in our twice-yearly review and update of new sources you can send review copies to Karen R. Todorov at the Michigan Department of Education, P.O. Box 30008, Lansing Michigan 48909.

Working Group for Selecting Financial Literacy Models
PA 111
Section 1165

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Summary of Programs Early Elementary Grades K-2

Program	Income	Spending and Credit	Saving and Investing	Money Management	Number of lessons and price
Infusing Personal Finance into Mathematics and Language Arts Grades K-2 NICE	X	X	X	X	Free On line Printed version \$15.00 8 lessons
Financial Fitness for Life: Pocket Power Grades 2-3 NCEE	X	X	X	X	\$27.95 for teacher \$13.95 for students 16 lessons
Children and Money Grades K-2 NICE	X	X	X	X	\$5.00 per unit 7 units
JA Elementary School Program Grades K-2 JA	X	X	X	X	Local JA provides for program costs 5 lessons
Practical Money Skills for Life Grades K-2	X	X	X	X	Online Free 4 lessons

VISA					
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Summary of Programs Later Elementary Grades 3-5

Program	Income	Spending and Credit	Saving and Investing	Money Management	Number of Lessons and Price
Infusing Personal Finance into Mathematics and Language Arts Grades 3-5 NICE	X	X	X	X	Free on line \$15.00 printed version 8 lessons
Financial Fitness for Life: Pocket Power Grades 3-5 NCEE	X	X	X	X	\$27.95 for teacher \$13.95 for students 15 lessons
JA Exchange City Grade 5 Junior Achievement	X	X	X	X	Local JA provides for program costs 1 full experience about 5 hours
JA Elementary School Program Grades 3-5 Junior Achievement	X	X	X	X	Local JA provides for program costs 5 lessons
Consumer Critter Crew Grades 3-5 Texas A+M University Extension	X	Spending only	Saving only	X	\$35.00 Six lessons includes family activities
Banking on Our Future Grades 4 - 5 Wells Fargo Also in a Spanish language version		X	Saving Only	X	16 lessons Free On-line www.BankingOnOurFuture.org
Practical Money Skills for Life Grades 3-6 VISA		X	X	X	Online Free 4 Lessons

Summary of Programs Middle School Grades

Program	Income	Spending and Credit	Saving and Investing	Money Management	Number of lessons and price
Infusing Personal Finance into Mathematics and Language Arts Grades 6-8 NICE	X	X	X	X	Free on line Printed version \$15.00 8 lessons
Financial Fitness for Life: Shaping Up Your Financial Future Grades 6-8 NCEE	X	X	X	X	\$27.95 teacher \$13.95 student 17 lessons
Mathematics and Economics: Connections for Life Grades 6-8 NCEE	X	X	X	X	\$29.95 12 lessons
JA Personal Economics Grades 6-8 JA	X	X	X	X	Local JA provides for program costs 10 lessons
JA Economics of Staying in School Grades 6-8 Junior Achievement	X	X		X	Local JA provides for program costs 6 lessons
NEFE High School Financial Planning Program Grade 8 NEFE	X	X	X	X	Free 6 chapters/units
Stock Market Game Grades 6-8 MCEE/SIFEE	X		X		\$15 per team 3 to 5 students per team
Choices and Changes Grades 6-8 NCEE	X			X	\$11.97 teacher \$19.97 students 15 lessons
It All Adds Up Grades 7-8 Cornell University		X		X	\$30.50 Teacher guide and masters 8 units

Financial Champions Money Moves/ Money Fundamentals/Money Helpers Guide 4 H Cooperative <i>Grades 6-8</i>	X	X	X	X	\$10.75- 2 books with a variety of activities in them 14 lessons
Banking on Our Future Grades 6 - 8 Wells Fargo Also in a Spanish language version		X	X	X	13 lessons Free On-line www.BankingOnOurFuture.org
Practical Money Skills for Life Grades 7-12 VISA		X	X	X	Online Free 14 lessons

Summary of Programs Grades 9-12

Program	Income	Spending and Credit	Saving and Investing	Money Management	Number of lessons and price
Infusing Personal Finance into Mathematics and Language Arts Grades 9-12 NICE	X	X	X	X	Free on line \$15.00 for printed version 8 lessons
Financial Fitness for Life: Bringing Home the Gold Grades 9-12 NCEE	X	X	X	X	\$27.95 Teacher \$13.95 student 22 lessons
NEFE High School Financial Planning Program Grade 9-12 NEFE	X	X	X	X	Free Web based training for teachers 6 units with multiple activities
JA Personal Finance Grades 9-12 JA	X	X	X	X	Local JA provides program costs 8-16 lessons internet

					based
Money Math Lessons for Life Grades 9-12 University of Missouri moneymath@bpd.teas.gov	X	X	X	X	Free 4 lessons
The Car: Buying and Leasing Teaching Guide Grades 9-12 NICE		X			\$24.00 10 units
Practical Money Skills Grades 9-12 VISA		X			Free
Credit: Tool or Trap? Teaching Guide Grades 9-12 NICE		X			\$20.00
Master Your Future Grades 9-12 Master Card		X			Free Video and Lessons
The Basics of Saving and Investing: Teaching Guide Grades 9-12 NICE/ FL 2010			X		Free 5 units multiple lessons
Stock Market Game Grades 9-12 MCEE/SIFEE	X		X		\$15.00 per team 3 to 5 students per team
Financial Knowledge for Investing Grades 9-12 Financial Players Centers, Inc.			X	X	Based on school district licensing fee with Financial Players Centers
Mathematics and Economics: Connections for Life Grades 9-12 NCEE			X	X	\$ 29.95 15 lessons
It All Adds Up Grades 9-12 Cornell University		X		X	\$30.50 8 units multiple activities
Investing for your Future Grades 9-12 NAIC		X	X	X	Student text \$25.00

Ordering Information:

Program	Ordering Information
Infusing Personal Finance into Mathematics and Language Arts Grades K-2 NICE	National Institute for Consumer Education www.nice.emich.edu
Financial Fitness for Life: Pocket Power Grades 2-3 NCEE	National Council on Economic Education 1140 Avenue of the Americas New York New York 10036 212. 730. 7007 www.ncee.net
Children and Money Grades K-2 NICE	National Institute for Consumer Education www.nice.emich.edu
JA Elementary School Program Grades K-2 JA	Junior Achievement of Southeastern Michigan Inc. 577 East Larned Suite 100 Detroit Michigan 48226-4323 313. 964. 3000 http://southeasternmichigan.ja.org
Practical Money Skills for Life Grades K-2 VISA	www.PracticalMoney Skills.com

Program	Ordering Information
Infusing Personal Finance into Mathematics and Language Arts Grades 3-5 NICE	National Institute for Consumer Education www.nice.emich.edu
Financial Fitness for Life: Pocket Power Grades 3-5 NCEE	National Council on Economic Education 1140 Avenue of the Americas New York New York 10036 212. 730. 7007 www.ncee.net
JA Exchange City Grade 5 Junior Achievement	Junior Achievement of Southeastern Michigan Inc. 577 East Larned Suite 100 Detroit Michigan 48226-4323 313. 964. 3000 http://southeasternmichigan.ja.org
JA Elementary School Program Grades 3-5 Junior Achievement	Junior Achievement of Southeastern Michigan Inc. 577 East Larned Suite 100 Detroit Michigan 48226-4323 313. 964. 3000 http://southeasternmichigan.ja.org

Consumer Critter Crew Grades 3-5 Texas A+M University Extension	http://tcebookstore.org/howtoorder.cfm Texas Cooperative Extension P.O. Box 1209 Bryan, Texas 77806 (888) 900-2577 L-5138 Consumer Critters
Banking on Our Future Grades 4 - 5 Wells Fargo Also in a Spanish language version	www.BankingOnOurFuture.org
Practical Money Skills for Life Grades 3-6 VISA	www.PracticalMoneySkills.com

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Infusing Personal Finance into Mathematics and Language Arts Grades 6-8 NICE	National Institute for Consumer Education www.nice.emich.edu
Financial Fitness for Life: Shaping Up Your Financial Future Grades 6-8 NCEE	National Council on Economic Education 1140 Avenue of the Americas New York New York 10036 212. 730. 7007 www.ncee.net
Mathematics and Economics: Connections for Life Grades 6-8 NCEE	National Council on Economic Education 1140 Avenue of the Americas New York New York 10036 212. 730. 7007 www.ncee.net
JA Personal Economics Grades 6-8 JA	Junior Achievement of Southeastern Michigan Inc. 577 East Larned Suite 100 Detroit Michigan 48226-4323 313. 964. 3000 http://southeasternmichigan.ja.org
JA Economics of Staying in School Grades 6-8 Junior Achievement	Junior Achievement of Southeastern Michigan Inc. 577 East Larned Suite 100 Detroit Michigan 48226-4323 313. 964. 3000 http://southeasternmichigan.ja.org
NEFE High School Financial Planning Program Grade 8 NEFE	National Endowment for Financial Education NEFE 5299 DTC Blvd, Ste 1300 Greenwood Village, CO 80111

Stock Market Game Grades 6-8 MCEE/SIFEE	Michigan Council on Economic Education MCEE 41500 Gardenbrook Rd. Walsh College Novi, MI 48375-1313 248. 596. 9560 www.4mcee.org
Choices and Changes Grades 6-8 NCEE	National Council on Economic Education 1140 Avenue of the Americas New York New York 10036 212. 730. 7007 www.ncee.net
It All Adds Up Grades 7-8 Cornell University	www.4hmall.org
Financial Champions Money Moves/ Money Fundamentals/Money Helpers Guide 4 H Cooperative Grades 6-8	www.4hmall.org
Banking on Our Future Grades 6 - 8 Wells Fargo Also in a Spanish language version	www.BankingOnOurFuture.org
Practical Money Skills for Life Grades 7-12 VISA	www.PracticalMoneySkills.com

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Money Math Lessons for Life Grades 9-12 University of Missouri	moneymath@bpd.teas.gov
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Practical Money Skills for Life Grades 9-12 VISA	www.Practical MoneySkills.com
Credit: Tool or Trap? Teaching Guide Grades 9-12 NICE	National Institute for Consumer Education www.nice.emich.edu
Master Your Future Grades 9-12 Master Card	www.vpw.com
The Basics of Saving and Investing: Teaching Guide Grades 9-12 NICE/ FL 2010	National Institute for Consumer Education www.nice.emich.edu
Stock Market Game Grades 9-12 MCEE/SIFEE	Michigan Council on Economic Education MCEE 41500 Gardenbrook Rd. Walsh College Novi, MI 48375-1313 248. 596. 9560 www.4mcee.org
Financial Knowledge for Investing Grades 9-12 Financial Players Centers, Inc.	
Mathematics and Economics: Connections for Life Grades 9-12 NCEE	National Council on Economic Education 1140 Avenue of the Americas New York New York 10036 212. 730. 7007 www.ncee.net
It All Adds Up Grades 9-12 Cornell University	www.4hmall.org
Investing for your Future Grades 9-12 NAIC	National Association of Investors Corporation 1-877-ask-naic www.better-investing.org
Banking on Our Future Grades High School to Young Adults Wells Fargo Also in a Spanish language version	www.BankingOnOurFuture.org